CARD SERVICE CENTER

BROCK ECKSTEIN

**Account Number:** XXXX XXXX XXXX 0185

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## December 4, 2015 to January 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $1,544.22 |
| - Payments | $1,544.22 |
| - Other Credits | $0.00 |
| + Purchases | $1,607.50 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $1,607.50 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $8,392.00 |
| Statement Closing Date | January 3, 2016 |
| Days in Billing Cycle | 31 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $1,607.50 |
| Minimum Payment Due: | $48.23 |
| **Payment Due Date:** | **January 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 12/22 | 12/22 | 8559061B4EHM6AGE7 | PAYMENT - THANK YOU | $1,544.22- |
| 12/07 | 12/08 | 7541823AM0KP1PTXF | DNH*GODADDY.COM 480-5058855 AZ | $350.10 |
| 12/10 | 12/11 | 5543687AT4EX83JE3 | BEST WESTERN HOTELS HOOD RIVER OR | $456.70 |
| | | CHECK-IN 12/10/15 | FOLIO #206500 | |
| 12/16 | 12/17 | 5531020AZ8AH1REMR | CASA RAMOS 8 CENTRALIA WA | $44.93 |
| 12/16 | 12/18 | 0541019AZ7464METM | SAFEWAY FUEL 10014892 THE DALLES OR | $46.00 |
| 12/16 | 12/18 | 8545059AZS66MNJ5V | BETTES PLACE RESTAURAN HOOD RIVER OR | $26.90 |
| 12/16 | 12/18 | 0514048AZLM925T9X | MCDONALD'S F5171 LA GRANDE OR | $14.16 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $1,607.50
Minimum Payment Due: $48.23
**Payment Due Date: January 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500004823001607501

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 12/17 | 12/18 | 0541019AZ63JHSKAW | PILOT 00001958 WASCO OR | $45.31 |
| 12/17 | 12/18 | 5543286AZ004AEZW5 | STARBUCKS #03328 CENTR CENTRALIA WA | $24.89 |
| 12/17 | 12/20 | 5554186B1231XGTR5 | TRAVELODGE SEA TAC WA | $76.85 |
| | | CHECK-IN 12/16/15 | FOLIO #121700009 | |
| 12/17 | 12/20 | 2524780B00158650L | SHARIS OF TROUTDALE 17 TROUTDALE OR | $32.18 |
| 12/22 | 12/23 | 5543286B40097SEN6 | CHEVRON 0093879 ELGIN OR | $69.40 |
| 12/22 | 12/23 | 0543684B5BLKF0ET9 | WM SUPERCENTER #1889 ISLAND CITY OR | $343.64 |
| 12/23 | 12/25 | 5530876B6FY25APYS | SHELL OIL 57445985104 LA GRANDE OR | $61.45 |
| 12/30 | 01/01 | 5554186BD03RSQWEG | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 31 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## January 4, 2016 to February 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $1,607.50 |
| - Payments | $1,607.50 |
| - Other Credits | $0.00 |
| + Purchases | $1,798.04 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $1,798.04 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $8,168.00 |
| Statement Closing Date | February 3, 2016 |
| Days in Billing Cycle | 31 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $1,798.04 |
| Minimum Payment Due: | $53.95 |
| **Payment Due Date:** | **February 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 01/23 | 01/23 | 8559061D9EHM6BZ3Z | PAYMENT - THANK YOU | $1,607.50- |
| 01/07 | 01/08 | 5541734QP7J6X362X | OR DEPT OF AGRICULTURE 503-9864603 OR | $50.00 |
| 01/13 | 01/14 | 7541823QX0LNZQH3J | FREDPRYOR CAREERTRACK 800-5563012 KS | $149.00 |
| 01/15 | 01/18 | 8512504D1GV0B74BT | BLUE MOUNTAIN COLLEGE 541-278-5746 OR | $140.00 |
| 01/15 | 01/18 | 8512504D1GV0B74QB | BLUE MOUNTAIN COLLEGE 541-278-5746 OR | $140.00 |
| 01/15 | 01/18 | 8535354D1LQ299GGH | DXE MEDICAL INC TEL8663494364 TN | $344.00 |
| 01/16 | 01/19 | 5554754D2GTT3KR45 | WILDHORSE RESORT HOTEL PENDLETON OR | $117.67 |
| | | CHECK-IN 01/15/16 | FOLIO #579827 | |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $1,798.04
Minimum Payment Due: $53.95
**Payment Due Date:** **February 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** **$**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500005395001798043

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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## CREDIT BALANCES

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 01/20 | 01/21 | 5543286D4001VR7LR | CHEVRON 0093879 ELGIN OR | $55.82 |
| 01/20 | 01/21 | 0543684D5BLJBT4NH | WM SUPERCENTER #1889 ISLAND CITY OR | $462.01 |
| 01/21 | 01/22 | 2524770D60738HQHW | ULTIMATE OFFICE SOLUTI FREEHOLD NJ | $95.80 |
| 01/28 | 01/28 | 5543286DQ00MVKNWS | ACCO BRANDS DIRECT 800-365-9327 NY | $43.83 |
| 01/28 | 01/29 | 5542950DQJH8B8ZGN | INNOVATIVE PRODUCTS 8653229715 TN | $39.94 |
| 01/30 | 02/01 | 0541019DF745Y8D4F | SAFEWAY STORE00018275 LA GRANDE OR | $19.98 |
| 01/30 | 02/01 | 5554186DF03RT7R1M | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 02/01 | 02/02 | 5548077DG60TKV1A9 | CITY COUNTY INSURANCE 05037633825 OR | $125.00 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 31 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## February 4, 2016 to March 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $1,798.04 |
| - Payments | $1,798.04 |
| - Other Credits | $0.00 |
| + Purchases | $3,392.24 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $3,392.24 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $6,607.00 |
| Statement Closing Date | March 3, 2016 |
| Days in Billing Cycle | 29 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $3,392.24 |
| Minimum Payment Due: | $101.77 |
| **Payment Due Date:** | **March 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 02/23 | 02/23 | 8559061E6EHM6NQS5 | PAYMENT - THANK YOU | $1,798.04- |
| 02/03 | 02/04 | 5543687DK4Q0T4NM7 | MOYS DYNASTY LA GRANDE OR | $24.50 |
| 02/03 | 02/05 | 0514048DKLM8YDKYN | MCDONALD'S F5171 LA GRANDE OR | $13.86 |
| 02/04 | 02/07 | 8512504DLGV0BD8A1 | BLUE MOUNTAIN COLLEGE 541-278-5746 OR | $1,254.24 |
| 02/09 | 02/10 | 5542950DRMHDX9EQM | SQ *WHITE HORSE CAF ELGIN OR | $24.60 |
| 02/10 | 02/11 | 5543286DT00MSG4A3 | AMAZON.COM AMZN.COM/BILL WA | $128.88 |
| 02/11 | 02/14 | 2541575DV0164ZA0W | USA GASOLINE 62509 BAKER CITY OR | $54.88 |
| 02/11 | 02/14 | 0514048DVLM91P6RL | MCDONALD'S F5171 LA GRANDE OR | $5.14 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $3,392.24
Minimum Payment Due: $101.77
**Payment Due Date: March 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500010177003392246

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 02/12 | 02/14 | 0531461DV2XA8A8F7 | GEISER GRAND HOTEL BAKER CITY OR | $18.00 |
| 02/13 | 02/15 | 0514048DXLM98LLYZ | ARROWHEAD TRAVEL PLA PENDLETON OR | $61.00 |
| 02/20 | 02/22 | 5543286E3002T87FF | CHEVRON 0213322 LA GRANDE OR | $53.15 |
| 02/22 | 02/23 | 7545667E6E8X0LJZR | WATER-WASTEWATER 913-8954600 KS | $95.00 |
| 02/23 | 02/24 | 5542950E6MJEBAEPX | SQ *COWBOY AND ANGE ELGIN OR | $10.50 |
| 02/23 | 02/24 | 5543286E600P6YBW4 | CHEVRON 0213322 LA GRANDE OR | $24.00 |
| 02/23 | 02/24 | 0543684E68PH3XDFK | FRED-MEYER #0090 SALEM OR | $24.99 |
| 02/19 | 02/25 | 5554186E8231WKHDE | AC DAVENPORT TOWER SPOKANE WA | $541.12 |
| | | CHECK-IN 02/23/16 | FOLIO #000005590 | |
| 02/23 | 02/25 | 5541734E74YSTJK6V | 73 NEWPORT BAY SALEM OR | $17.98 |
| 02/24 | 02/25 | 5550036E85S8L3FMT | ELMER'S BREAKFAST LUNC SALEM OR | $16.68 |
| 02/24 | 02/26 | 5541734E84MHAETT9 | 73 NEWPORT BAY SALEM OR | $33.97 |
| 02/25 | 02/26 | 5543286E800R117TN | CHEVRON 0209902 GLADSTONE OR | $42.66 |
| 02/25 | 02/28 | 5546029E93Q2D4M56 | COUSINS REST & SALOON THE DALLES OR | $31.77 |
| 02/25 | 02/28 | 5543286E90058DHSA | COMFORT INNSUITES SALEM OR | $264.00 |
| | | CHECK-IN 02/23/16 | FOLIO #545898 | |
| 02/28 | 03/01 | 5554186EQ03TDE8S4 | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 02/28 | 03/01 | 5554754EQGTSQL1NL | WILDHORSE RESORT HOTEL PENDLETON OR | $234.36 |
| | | CHECK-IN 02/26/16 | FOLIO #586726 | |
| 02/28 | 03/01 | 5554754EQGTSQL1P5 | WILDHORSE RESORT HOTEL PENDLETON OR | $234.36 |
| | | CHECK-IN 02/26/16 | FOLIO #586727 | |
| 03/01 | 03/02 | 0543684EE001BN4M3 | WM SUPERCENTER #1889 ISLAND CITY OR | $55.77 |
| 03/01 | 03/02 | 0531461EE0041T196 | LA GRANDE ACE HARDWARE LA GRANDE OR | $50.84 |
| 03/01 | 03/03 | 5530876EEFY0SDW5F | SHELL OIL 57445917909 UMATILLA OR | $61.00 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 29 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 29 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Please see reverse side of page 1 for important information.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## March 4, 2016 to April 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $3,392.24 |
| - Payments | $3,392.24 |
| - Other Credits | $0.00 |
| + Purchases | $429.54 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $429.54 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $9,570.00 |
| Statement Closing Date | April 3, 2016 |
| Days in Billing Cycle | 31 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $429.54 |
| Minimum Payment Due: | $25.00 |
| **Payment Due Date:** | **April 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 03/26 | 03/26 | 8559061F8EHM6BE76 | PAYMENT - THANK YOU | $3,392.24- |
| 03/04 | 03/06 | 5543286EG006JTJW9 | CHEVRON 0093879 ELGIN OR | $66.95 |
| 03/04 | 03/07 | 2524780EH00FNMRRX | SHARIS OF PENDLETON 23 PENDLETON OR | $38.56 |
| 03/08 | 03/09 | 0514048ELLYJLWE3R | ELGIN FOODTOWN ELGIN OR | $13.38 |
| 03/10 | 03/13 | 0514048EPLM9744KS | ARROWHEAD TRAVEL PLA PENDLETON OR | $53.00 |
| 03/15 | 03/16 | 5543286EV0061QD0Y | CHEVRON 0093879 ELGIN OR | $48.58 |
| 03/16 | 03/18 | 5550629EX05JS80ER | GOLDEN CROWN RESTAURAN LA GRANDE OR | $25.45 |
| 03/18 | 03/20 | 5543286EY00P7BGSW | CHEVRON 0093879 ELGIN OR | $39.13 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $429.54
Minimum Payment Due: $25.00
**Payment Due Date:** **April 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** **$**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500002500000429549

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

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## ANNUAL FEE DISCLOSURES

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## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 03/24 | 03/27 | 8543052F5WGNW5GL6 | SIGS RESTAURANT AND LO ELGIN OR | $20.00 |
| 03/26 | 03/28 | 5543286F6004ZNSTS | CHEVRON 0093879 ELGIN OR | $52.00 |
| 03/28 | 03/30 | 8543052F9WGNW5GKA | SIGS RESTAURANT AND LO ELGIN OR | $20.50 |
| 03/30 | 04/01 | 5554186FB03TR50D6 | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 04/01 | 04/03 | 5543286FQ006K2MDW | CHEVRON 0373421 LA GRANDE OR | $37.00 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 31 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## April 4, 2016 to May 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $429.54 |
| - Payments | $429.54 |
| - Other Credits | $0.00 |
| + Purchases | $2,662.84 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $2,662.84 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $7,284.00 |
| Statement Closing Date | May 3, 2016 |
| Days in Billing Cycle | 30 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $2,662.84 |
| Minimum Payment Due: | $79.89 |
| **Payment Due Date:** | **May 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 04/26 | 04/26 | 8559061G5EHM6VGRT | PAYMENT - THANK YOU | $429.54- |
| 04/05 | 04/06 | 5543286FG00HKPHXX | APL*APPLEONLINESTOREUS 800-676-2775 CA | $69.95 |
| 04/05 | 04/06 | 5543286FG00HKPHY5 | APL*APPLEONLINESTOREUS 800-676-2775 CA | $10.00 |
| 04/05 | 04/06 | 5543286FG00HKPZ6S | APL*APPLEONLINESTOREUS 800-676-2775 CA | $1,099.00 |
| 04/05 | 04/07 | 0541019FH7DNLDWS7 | SUBWAY 00565184 ELGIN OR | $10.00 |
| 04/06 | 04/07 | 5543286FH0044B5RA | APL*APPLEONLINESTOREUS 800-676-2775 CA | $149.95 |
| 04/06 | 04/07 | 5543687FJM8RXRSY2 | MOYS DYNASTY LA GRANDE OR | $30.50 |
| 04/06 | 04/08 | 0514047FJ2X47LWBN | O & M GAS & GROCERIE ELGIN OR | $63.20 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $2,662.84
Minimum Payment Due: $79.89
**Payment Due Date:** **May 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** $

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500007989002662840

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 04/07 | 04/08 | 5543286FJ00KWAY4X | CHEVRON 0093879 ELGIN OR | $52.85 |
| 04/12 | 04/13 | 7541823FP0PA5JKHY | DNH*GODADDY.COM 480-5058855 AZ | $791.71 |
| 04/14 | 04/15 | 5543286FT00BZLVVQ | CHEVRON 0093879 ELGIN OR | $55.01 |
| 04/17 | 04/18 | 5543286FW00435SLK | CHEVRON 0093879 ELGIN OR | $53.27 |
| 04/19 | 04/20 | 0514048FYLYJML3HP | ELGIN FOODTOWN ELGIN OR | $14.98 |
| 04/19 | 04/20 | 0531461FZEHVBD0TN | LA GRANDE ACE HARDWARE LA GRANDE OR | $128.22 |
| 04/22 | 04/24 | 5543286G100RW89GF | CHEVRON 0093879 ELGIN OR | $51.98 |
| 04/26 | 04/28 | 0541019G67DNNNET5 | SUBWAY 00565184 ELGIN OR | $10.00 |
| 04/29 | 05/02 | 5543286G900S5EJFM | CHEVRON 0093879 ELGIN OR | $57.23 |
| 04/29 | 05/02 | 5554186G903RKXL86 | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 30 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 30 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## May 4, 2016 to June 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $2,662.84 |
| - Payments | $0.00 |
| - Other Credits | $0.00 |
| + Purchases | $3,385.75 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$25.00** |
| + **Interest Charged** | **$47.54** |
| = New Balance | $6,121.13 |
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $3,844.00 |
| Statement Closing Date | June 3, 2016 |
| Days in Billing Cycle | 31 |
| Amount Past Due | $79.89 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $6,121.13 |
| Minimum Payment Due: | $263.53 |
| **Payment Due Date:** | **June 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 05/03 | 05/05 | 0531461GD2XBZ9RYR | LA GRANDE ACE HARDWARE LA GRANDE OR | $53.96 |
| 05/04 | 05/05 | 5543286GE00H518AZ | CHEVRON 0093879 ELGIN OR | $63.01 |
| 05/04 | 05/06 | 0514047GE2X47LWSF | O & M GAS & GROCERIE ELGIN OR | $53.21 |
| 05/06 | 05/08 | 5543286GF00DL70L1 | CHEVRON 0093879 ELGIN OR | $56.06 |
| 05/06 | 05/08 | 5553607GF61799FXT | SPRINKLERWAREHOUSE. 02815009800 TX | $92.75 |
| 05/09 | 05/10 | 8543052GJWGNW5GLB | SIGS RESTAURANT AND LO ELGIN OR | $139.25 |
| 05/14 | 05/16 | 5530876GRFXK3NGV2 | SHELL OIL 930024998QPS PENDLETON OR | $71.00 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 160603 0 D PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $6,121.13
Minimum Payment Due: $263.53
**Payment Due Date:** **June 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** $

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

5590614005700185000263530061211 38

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 05/16 | 05/17 | 0514048GTLYJN2G3H | ELGIN FOODTOWN ELGIN OR | $32.54 |
| 05/18 | 05/19 | 2520467GV01PFRTTB | SMOKEHOUSE RESTAURANT LA GRANDE OR | $30.65 |
| 05/19 | 05/20 | 0514048GWLYJNZKBD | ELGIN FOODTOWN ELGIN OR | $21.45 |
| 05/19 | 05/20 | 2548367GW01TZKJFP | ZIP ZONE II MILTON FREEWA OR | $52.50 |
| 05/19 | 05/23 | 7526586GZE9301NGW | LINCOLN AQUATICS 925-6879500 CA | $149.24 |
| 05/19 | 05/23 | 7526586GZE9301NHE | LINCOLN AQUATICS 925-6879500 CA | $1,498.76 |
| 05/24 | 05/25 | 5543286H10038AW64 | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $79.99 |
| 05/26 | 05/27 | 5543286H400G88V5E | CHEVRON 0093879 ELGIN OR | $85.33 |
| 05/27 | 05/29 | 5543286H400PBLQY5 | CHEVRON 0093879 ELGIN OR | $57.71 |
| 05/30 | 06/01 | 5554186H803R4S2L8 | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 05/31 | 06/01 | 5543286H800S6VSXZ | CHEVRON 0093879 ELGIN OR | $64.12 |
| 05/27 | 06/02 | 7526586H9GTXSM20K | LINCOLN AQUATICS 925-6879500 CA | $755.85 |
| 06/01 | 06/02 | 0514048H9LYJNSRVF | ELGIN FOODTOWN ELGIN OR | $13.38 |
| 06/03 | 06/03 | | LATE FEE | $25.00 |

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $3,935.94 | 31 | **$47.54** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## June 4, 2016 to July 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $6,121.13 |
| - Payments | $2,662.84 |
| - Other Credits | $0.00 |
| + Purchases | $2,445.79 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$52.93** |
| = New Balance | $5,957.01 |
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $4,042.00 |
| Statement Closing Date | July 3, 2016 |
| Days in Billing Cycle | 30 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $5,957.01 |
| Minimum Payment Due: | $178.72 |
| **Payment Due Date:** | **July 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 06/04 | 06/04 | 8559061HEEHM6YTHX | PAYMENT - THANK YOU | $2,662.84- |
| 06/03 | 06/05 | 5543286HB00LXG79L | CHEVRON 0373421 LA GRANDE OR | $34.00 |
| 06/06 | 06/07 | 5543286HE00D4FD1W | CHEVRON 0093879 ELGIN OR | $58.57 |
| 06/06 | 06/07 | 0514048HELYJNHS64 | ELGIN FOODTOWN ELGIN OR | $3.59 |
| 06/06 | 06/07 | 5550036HE6153MMEK | TLC COLLEGE 09284680665 AZ | $200.00 |
| 06/11 | 06/13 | 0514048HLLM9BTVHH | ARROWHEAD TRAVEL PLA PENDLETON OR | $71.17 |
| 06/14 | 06/15 | 5543286HN00KZVDG2 | CHEVRON 0093879 ELGIN OR | $59.01 |
| 06/14 | 06/15 | 5543286HN00MXYAW8 | SQ *LOCAL HARVEST EATE LA GRANDE OR | $23.75 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 160703 0 PAGE 1 of 3 1 5 1127 4005 VB5 O1AB5762

**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $5,957.01
Minimum Payment Due: $178.72
**Payment Due Date:** **July 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500017872005957011

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 06/13 | 06/16 | 7526586HPKXJMX0SW | LINCOLN AQUATICS 925-6879500 CA | $335.00 |
| 06/19 | 06/20 | 5543286HV00DLKD77 | CHEVRON 0093879 ELGIN OR | $57.22 |
| 06/23 | 06/24 | 5543286HZ00JDP2L6 | CHEVRON 0093879 ELGIN OR | $51.21 |
| 06/24 | 06/24 | 5542950J0LSMHKX68 | CUSTOMINK LLC 8002934232 VA | $496.32 |
| 06/27 | 06/28 | 5543286J300RLN3KZ | CHEVRON 0093879 ELGIN OR | $72.80 |
| 06/28 | 06/30 | 0531461J52X9L28ER | LA GRANDE ACE HARDWARE LA GRANDE OR | $900.99 |
| 06/29 | 07/01 | 5554186J603RQ5B3G | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 06/30 | 07/01 | 5543286J600EPX8VR | CHEVRON 0093879 ELGIN OR | $67.17 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $4,382.45 | 30 | **$52.93** |
| Cash Advances | 14.49% (v) | $0.00 | 30 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

# FACTS

## WHAT DOES TIB-The Independent BankersBank, a State Bank DO WITH YOUR PERSONAL INFORMATION?

| | |
|---|---|
| **Why?** | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>■ Social Security number and credit history<br>■ account balances and account transactions<br>■ payment history and wire transfer instructions<br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **How?** | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons TIB chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does TIB share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes—**<br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| **For our marketing purposes—**<br>to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | Yes | No |
| **For our affiliates' everyday business purposes—**<br>information about your transactions and experiences | No | We don't share |
| **For our affiliates' everyday business purposes—**<br>information about your creditworthiness | No | We don't share |
| **For nonaffiliates to market to you** | No | We don't share |

| | |
|---|---|
| **Questions?** | Call (800) 288-4842 or go to www.mybankersbank.com |

| **Who we are** | |
|---|---|
| **Who is providing this notice?** | TIB-The Independent BankersBank, a State Bank |
| **What we do** | |
| **How does TIB protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.<br>We maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information. |
| **How does TIB collect my personal information?** | We collect your personal information, for example, when you<br>■ apply for a loan or give us your contact information<br>■ show your driver's license or open an account<br>■ provide account information<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |
| **Definitions** | |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *TIB does not share information with our affiliates.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *TIB does not share with nonaffiliates so they can market to you.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ *Our joint marketing partners include companies that provide marketing services on our behalf and other financial institutions with which we have joint marketing agreements.* |
| **Other important information** | |

Please see reverse side of page 1 for important information.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## July 4, 2016 to August 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $5,957.01 |
| - Payments | $3,458.29 |
| - Other Credits | $0.00 |
| + Purchases | $1,463.43 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$25.00** |
| + **Interest Charged** | **$18.30-** |
| = New Balance | $3,968.85 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $6,031.00 |
| Statement Closing Date | August 3, 2016 |
| Days in Billing Cycle | 31 |
| Amount Past Due | $73.38 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $3,968.85 |
| Minimum Payment Due: | $192.45 |
| **Payment Due Date:** | **August 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 07/02 | 07/02 | 8559061JBEHM6LG28 | PAYMENT - THANK YOU | $3,458.29- |
| 07/02 | 07/02 | | *FINANCE CHARGE* PREV CYCLE PURCHASES | $52.93- |
| 07/06 | 07/07 | 5541734JDM9L13R0P | TONIAS CAFE POMEROY WA | $13.15 |
| 07/06 | 07/07 | 5543286JQ00MX52YN | CHEVRON 0093879 ELGIN OR | $41.16 |
| 07/08 | 07/10 | 5543286JE0008WKR9 | CHEVRON 0093879 ELGIN OR | $62.90 |
| 07/11 | 07/12 | 0514048JHLYJP8KQ3 | ELGIN FOODTOWN ELGIN OR | $17.18 |
| 07/12 | 07/13 | 5543286JJ001HJNKQ | CHEVRON 0093879 ELGIN OR | $51.59 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 160803 0 D PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $3,968.85
Minimum Payment Due: $192.45
**Payment Due Date:** **August 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** **$**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500019245003968850

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 07/12 | 07/14 | 8534705JKWGN909W7 | SUMMERVILLE STORE AND SUMMERVILLE OR | $20.25 |
| 07/16 | 07/18 | 5543286JN00J218YH | CHEVRON 0093879 ELGIN OR | $51.69 |
| 07/16 | 07/18 | 5543286JN00J22K3N | CHEVRON 0091020 LA GRANDE OR | $63.60 |
| 07/19 | 07/20 | 5543286JS009M1HR2 | CHEVRON 0091020 LA GRANDE OR | $60.43 |
| 07/22 | 07/24 | 5543286JW00VNFSX3 | CHEVRON 0213322 LA GRANDE OR | $59.48 |
| 07/25 | 07/26 | 5543286K000M5AHXE | CHEVRON 0093879 ELGIN OR | $72.45 |
| 07/28 | 07/29 | 5543286K300BKZ7PS | CHEVRON 0373421 LA GRANDE OR | $59.35 |
| 07/28 | 07/29 | 5548382K3BLH0X013 | WAL-MART #1889 LA GRANDE OR | $129.00 |
| 07/28 | 07/31 | 5548872K32BH6339T | D & B SUPPLY CO. #2 LA GRANDE OR | $617.57 |
| 07/30 | 08/01 | 5554186K503PTY13M | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 08/01 | 08/02 | 2548367K60015JV56 | PHILLIPS 66 - GARRITY NAMPA ID | $59.00 |
| 08/02 | 08/03 | 5543286K80096VRT0 | CHEVRON 0093879 ELGIN OR | $69.64 |
| 08/03 | 08/03 | | LATE FEE | $25.00 |

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $2,866.89 | 31 | **$34.63** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## August 4, 2016 to September 2, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $3,968.85 |
| - Payments | $3,987.15 |
| - Other Credits | $0.00 |
| + Purchases | $1,713.06 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $1,694.76 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $7,431.00 |
| Statement Closing Date | September 2, 2016 |
| Days in Billing Cycle | 30 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $1,694.76 |
| Minimum Payment Due: | $50.85 |
| **Payment Due Date:** | **September 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 08/26 | 08/26 | 8559061KZEHM65BN8 | PAYMENT - THANK YOU | $2,498.72- |
| 08/27 | 08/27 | 8559061L2EHM6F7DA | PAYMENT - THANK YOU | $1,488.43- |
| 08/08 | 08/10 | 0541019KE7DLHS38R | SUBWAY 00565184 ELGIN OR | $40.00 |
| 08/09 | 08/10 | 5543286KF009EBPKQ | CHEVRON 0093879 ELGIN OR | $68.20 |
| 08/09 | 08/10 | 0514048KELYJPBY6A | ELGIN FOODTOWN ELGIN OR | $16.48 |
| 08/11 | 08/12 | 5543286KG007RT2P5 | CHEVRON 0093879 ELGIN OR | $59.04 |
| 08/11 | 08/12 | 0514048KGLYJBF5D7 | GROCERY OUTLET ISLAND CITY OR | $31.24 |
| 08/12 | 08/14 | 5543286KH00RVKYZJ | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $635.99 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $1,694.76
Minimum Payment Due: $50.85
**Payment Due Date: September 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500005085001694769

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

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## ANNUAL FEE DISCLOSURES

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## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 08/15 | 08/16 | 5541734KM3V6SJQLF | CINCO DE MAYO LA GRANDE OR | $30.90 |
| 08/15 | 08/16 | 5543286KL00DXMV2K | CHEVRON 0093879 ELGIN OR | $60.54 |
| 08/16 | 08/17 | 5543286KM001QGMZW | CHEVRON 0093879 ELGIN OR | $32.92 |
| 08/17 | 08/18 | 5543286KN00E401P8 | CHEVRON 0093879 ELGIN OR | $16.02 |
| 08/17 | 08/18 | 5543286KN00G8QH5B | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $335.10 |
| 08/17 | 08/18 | 2553606KP2Y3SLFWA | SPACE AGE NO. 15 HERMISTON OR | $23.66 |
| 08/17 | 08/18 | 2548367KN01JMDGH1 | 76 - BIGGS 76 BIGGS OR | $30.00 |
| 08/18 | 08/19 | 5543286KR009XN7QY | CHEVRON 0305210 TERREBONNE OR | $42.00 |
| 08/18 | 08/19 | 5526352KPRBGHD6F3 | JIFFY LUBE #2613 BEND OR | $176.79 |
| 08/18 | 08/21 | 5543687KR7L9ZJJ5H | MAZATIAN REDMOND REDMOND OR | $31.14 |
| 08/30 | 09/01 | 5554186L403PZM0EQ | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 09/01 | 09/02 | 5543286L6008GPRRX | CHEVRON 0093879 ELGIN OR | $68.05 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 30 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 30 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## September 3, 2016 to October 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $1,694.76 |
| - Payments | $1,713.06 |
| - Other Credits | $0.00 |
| + Purchases | $1,501.06 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$0.00** |
| = New Balance | $1,482.76 |

| | |
|---|---|
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $8,443.00 |
| Statement Closing Date | October 3, 2016 |
| Days in Billing Cycle | 31 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $1,482.76 |
| Minimum Payment Due: | $44.49 |
| **Payment Due Date:** | **October 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 09/24 | 09/24 | 8559061LYEHM6L01X | PAYMENT - THANK YOU | $1,713.06- |
| 09/02 | 09/04 | 5543286L600HEH9YQ | CHEVRON 0093879 ELGIN OR | $49.99 |
| 09/02 | 09/04 | 5543286L600H08ME4 | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $824.38 |
| 09/06 | 09/07 | 5542950LAMHERZ654 | SQ *WHITE HORSE CAF ELGIN OR | $36.00 |
| 09/08 | 09/09 | 5543286LQ000ML4DY | CHEVRON 0093879 ELGIN OR | $71.11 |
| 09/09 | 09/11 | 5543286LD00L9DDTG | CHEVRON 0093879 ELGIN OR | $47.43 |
| 09/11 | 09/12 | 5543286LF00M9JQTQ | CHEVRON 0093879 ELGIN OR | $52.43 |
| 09/12 | 09/13 | 0514048LGLYJN2L2T | ELGIN FOODTOWN ELGIN OR | $16.48 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

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**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $1,482.76
Minimum Payment Due: $44.49
**Payment Due Date: October 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

559061400570018500004449001482768

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 09/13 | 09/14 | 2520467LH015HTA0W | SMOKEHOUSE RESTAURANT LA GRANDE OR | $30.25 |
| 09/13 | 09/15 | 0531461LJ2X71G595 | LA GRANDE ACE HARDWARE LA GRANDE OR | $24.98 |
| 09/14 | 09/15 | 5543286LK00J6ESQV | CHEVRON 0091020 LA GRANDE OR | $78.45 |
| 09/17 | 09/19 | 5543286LM006A3QPM | CHEVRON 0093879 ELGIN OR | $48.28 |
| 09/23 | 09/25 | 5543286LV00E1EB1H | CHEVRON 0093879 ELGIN OR | $77.24 |
| 09/24 | 09/26 | 5543286LW0049G2T0 | CHEVRON 0093879 ELGIN OR | $40.00 |
| 09/29 | 10/02 | 5554186M203R15B5S | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 09/30 | 10/02 | 5543286M2009P5QVN | CHEVRON 0093879 ELGIN OR | $58.00 |
| 09/30 | 10/03 | 5543687M37Y0W0AV6 | BLUE MOUNTAIN RESTAURA LA GRANDE OR | $31.05 |

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $0.00 | 31 | **$0.00** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## October 4, 2016 to November 3, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $1,482.76 |
| - Payments | $0.00 |
| - Other Credits | $0.00 |
| + Purchases | $1,967.41 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$25.00** |
| + **Interest Charged** | **$29.63** |
| = New Balance | $3,504.80 |
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $0.00 |
| Statement Closing Date | November 3, 2016 |
| Days in Billing Cycle | 31 |
| Amount Past Due | $44.49 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $3,504.80 |
| Minimum Payment Due: | $149.64 |
| **Payment Due Date:** | **November 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 10/03 | 10/05 | 5530876M6FY1XNG6A | SHELL OIL 57444703102 LA GRANDE OR | $73.58 |
| 10/04 | 10/05 | 5543286M600XGJ0WP | CHEVRON 0093879 ELGIN OR | $56.00 |
| 10/04 | 10/05 | 5548382M7BLGYD4NQ | WAL-MART #1889 LA GRANDE OR | $13.42 |
| 10/04 | 10/06 | 0531461M72X70ZGX0 | LA GRANDE ACE HARDWARE LA GRANDE OR | $19.99 |
| 10/09 | 10/10 | 0541019MQ63JMFRXN | PILOT 00001958 WASCO OR | $26.60 |
| 10/09 | 10/10 | 5543286MB00N1278P | CHEVRON 0373421 LA GRANDE OR | $42.35 |
| 10/09 | 10/11 | 5530876MQFY1EEXHT | SHELL OIL 57445825300 JOHN DAY OR | $43.77 |

Transactions continued on next page

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 161103 0 A D PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $3,504.80
Minimum Payment Due: $149.64
**Payment Due Date: November 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed: $**

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

5590614005700185000149640035048O5

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

*What to do if You Think You Find a Mistake on Your Statement*

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

**TRANSACTIONS (continued)** An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 10/10 | 10/11 | 5543286MD00GFL7PK | CHEVRON 0373421 LA GRANDE OR | $72.71 |
| 10/10 | 10/11 | 0543684MDBLJ9Z32P | WM SUPERCENTER #1889 ISLAND CITY OR | $23.22 |
| 10/10 | 10/12 | 5548872MD2Q8S3N5D | D & B SUPPLY CO. #2 LA GRANDE OR | $8.99 |
| 10/11 | 10/12 | 5544732MDJGA8XWB2 | USA BLUE BOOK 08004939876 IL | $146.15 |
| 10/11 | 10/13 | 0541019ME7DLBZYKN | SUBWAY 00565184 ELGIN OR | $52.00 |
| 10/12 | 10/13 | 2553606MF2Z01D7NF | MILLER'S HOME CENT LA GRANDE OR | $10.99 |
| 10/13 | 10/14 | 5543286MF004WQ5G3 | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $176.96 |
| 10/14 | 10/16 | 5543286MG00JAGSW5 | CHEVRON 0093879 ELGIN OR | $59.00 |
| 10/14 | 10/17 | 0541019MH37KXLNMG | LOVE S COUNTRY00003723 ONTARIO OR | $32.00 |
| 10/15 | 10/17 | 5543286MH0060L6JG | AMAZONPRIME MEMBERSHIP AMZN.COM/PRME WA | $99.00 |
| 10/15 | 10/17 | 5543286MH008L2ESE | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | $100.94 |
| 10/17 | 10/18 | 5543286ML00GGSZFR | CHEVRON 0093879 ELGIN OR | $77.00 |
| 10/18 | 10/19 | 5543286ML001ZLRNL | CHEVRON 0373421 LA GRANDE OR | $61.82 |
| 10/18 | 10/19 | 0514048MLLYJMBZW4 | ELGIN FOODTOWN ELGIN OR | $16.48 |
| 10/20 | 10/21 | 5543286MN005Z9NLH | CHEVRON 0093879 ELGIN OR | $17.81 |
| 10/21 | 10/24 | 0541019MR745XM59H | SAFEWAY STORE00044693 BURNS OR | $61.39 |
| 10/21 | 10/24 | 5530876MRFXRM339J | SHELL OIL 930040745QPS HINES OR | $69.00 |
| 10/21 | 10/24 | 0531461MR5SQWL31Y | LA GRANDE ACE HARDWARE LA GRANDE OR | $17.99 |
| 10/25 | 10/26 | 5541734MV7LXXPBSY | OSP OPEN RECORDS 503-3783070 OR | $10.00 |
| 10/26 | 10/27 | 2553606MX30W5F45Q | FASTENAL COMPANY01 LA GRANDE OR | $46.77 |
| 10/26 | 10/28 | 2524780MX02FQR2WQ | D&B SUPPLY CO STORE 2 LA GRANDE OR | $39.98 |
| 10/28 | 10/30 | 5543286MY00JY48XJ | INTUIT *PAYROLL 800-446-8848 CA | $27.30 |
| 10/29 | 10/31 | 5543286MZ00DNYNRB | CHEVRON 0373421 LA GRANDE OR | $63.64 |
| 10/30 | 11/01 | 5554186N103PLL38G | ADOBE *ACROPRO SUBS 800-833-6687 CA | $14.99 |
| 10/31 | 11/01 | 5544641N2BMAB6RPL | JACK IN THE BOX #7149 PENDLETON OR | $7.68 |
| 11/01 | 11/01 | 0543684N2EHS8BYSG | DOMINO'S 7236 503-253-4848 OR | $18.73 |
| 10/31 | 11/02 | 8548614N2LEZRNXV9 | BANFIELD MOTEL PORTLAND OR | $92.23 |
| | | CHECK-IN 10/31/16 | FOLIO #76896 | |
| 11/01 | 11/02 | 5541734N2515SXJRN | PARKNG MGMT CO 0610050 PORTLAND OR | $11.95 |
| 11/01 | 11/02 | 5542950N2MHQ95KE0 | SQ *ANNA'CHOCOLATE BEAVERTON OR | $7.20 |
| 11/01 | 11/03 | 5531020N38AX0Q3NT | ARBYS 6745 TROUTDALE OR | $7.79 |
| 11/02 | 11/03 | 5543286N300K7KGP7 | AMAZON.COM AMZN.COM/BILL WA | $239.99 |
| 11/03 | 11/03 | | LATE FEE | $25.00 |

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $2,453.25 | 31 | **$29.63** |
| Cash Advances | 14.49% (v) | $0.00 | 31 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Please see reverse side of page 1 for important information.

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**Billing Questions:**
800-367-7576

**Website:**
www.cardaccount.net

**Send Billing Inquiries To:**
Card Service Center, PO Box 569120, Dallas, TX 75356

## COMMUNITY BANK Credit Card Account Statement
## November 4, 2016 to December 2, 2016

### SUMMARY OF ACCOUNT ACTIVITY

| | |
|---|---|
| Previous Balance | $3,504.80 |
| - Payments | $1,501.06 |
| - Other Credits | $0.00 |
| + Purchases | $0.00 |
| + Cash Advances | $0.00 |
| + **Fees Charged** | **$0.00** |
| + **Interest Charged** | **$26.04** |
| = New Balance | $2,029.78 |
| Account Number | XXXX XXXX XXXX 0185 |
| Credit Limit | $10,000.00 |
| Available Credit | $0.00 |
| Statement Closing Date | December 2, 2016 |
| Days in Billing Cycle | 29 |

### PAYMENT INFORMATION

| | |
|---|---|
| New Balance: | $2,029.78 |
| Minimum Payment Due: | $60.90 |
| **Payment Due Date:** | **December 28, 2016** |

### TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

| Tran Date | Post Date | Reference Number | Transaction Description | Amount |
|---|---|---|---|---|
| 11/07 | 11/07 | 8559061N8EHM6J86A | PAYMENT - THANK YOU | $1,501.06- |

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 161202 0 A PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

**COMMUNITY BANK**
**1550 N BROWN RD 150**
**LAWRENCEVILLE GA 30043**

CARD SERVICE CENTER

Account Number: XXXX XXXX XXXX 0185
New Balance: $2,029.78
Minimum Payment Due: $60.90
**Payment Due Date:** **December 28, 2016**

Please use enclosed envelope to remit payment.

**Amount Enclosed:** $

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

**CARD SERVICE CENTER**
**PO BOX 569100**
**DALLAS TX 75356-9100**

**BROCK ECKSTEIN**
**CITY OF ELGIN**
**PO BOX 128**
**ELGIN OR 97827-0128**

5590614005700185000060900002029782

## CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

## BILLING RIGHTS SUMMARY

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

*Your Rights if You are Dissatisfied with Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

## EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

## ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

## CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over $1.00 (equal to or in excess of $1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).



(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City | State | Zip Code

Effective Date: Month, Day, Year | Signature

Home Phone | Work Phone

CARD SERVICE CENTER

**BROCK ECKSTEIN**

**Account Number:** **XXXX XXXX XXXX 0185**

**INTEREST CHARGE CALCULATION**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Days in Billing Cycle | Interest Charge |
|---|---|---|---|---|
| Purchases | 14.49% (v) | $2,155.95 | 29 | **$26.04** |
| Cash Advances | 14.49% (v) | $0.00 | 29 | **$0.00** |

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.